



# FEMA

## *Morgan County Acquisitions Flood Buyout Project*

**Morgan County, WV** - Residents in various Morgan County locations along the Potomac River and its tributaries have suffered repeated flood damage. These rural locations experienced major floods in November 1985 and again in January and September 1996. Most property owners had their life savings invested in these properties. They faced financial ruin since no one would buy the floodprone properties and it seemed that just when they finished re-building, a new flood would occur.

This buyout project was a joint Federal, State and local undertaking. It involved acquiring the properties and demolishing the structures. Once this is completed, the county will grade the vacant lots and then maintain them as open space in perpetuity.

Records indicate that major flood events occurred in this area in 1936, 1985, and twice in 1996. The repeated severe flooding problems experienced by these properties will be solved after completion of this project.

Combined payments by FEMA and the National Flood Insurance Program (NFIP) for the 1996 losses totaled \$764,000. The cost of this project was \$340,000 less than those losses, and it was a one-time payment. The Hazard Mitigation Grant Program (HMGP) property acquisition project gave residents the necessary capital to relocate out of the flood zone.



**Morgan County,  
West Virginia**



### **Quick Facts**

Sector:

**Public**

Cost:

**\$422,480.00 (Estimated)**

Primary Activity/Project:

**Acquisition/Buyouts**

Primary Funding:

**Hazard Mitigation Grant Program (HMGP)**